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COMMONWEALTH OF KENTUCKY  
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Carol M. Palmore  
Secretary


April 20, 2000

**PERSONNEL MEMO 00-06**

**MEMORANDUM**

**TO:** Cabinet Secretaries  
Agency Heads  
Personnel Executives  
Payroll Officers

**FROM:**

  
Carol M. Palmore, Secretary

**SUBJECT:** New Employees in State Government

Those of us in the Personnel Cabinet realize the difficulty some new employees experience because they must work for two full pay periods before they receive their first paycheck. This creates a substantial hardship and can be one of the determining factors in whether an individual accepts employment with the state.

We have been discussing this issue over the past several months, both in-house and with Personnel Administrators and Payroll Officers from other agencies. Our goal was to identify a way to ease the financial burden on new employees. As a result of those discussions, the Personnel Cabinet is pleased to announce that the following options are now available to new state government employees effective May 1, 2000:

**1. Authorized Early Release of New Employee Paychecks:**

Agencies are hereby directed to release the **first** paycheck for a new employee as soon as the agency receives the check. This should enable the new employee to receive a paycheck for the first pay period he or she works in the third week of employment, instead of at the end of the second full pay period. This applies to all new full-time, part-time and interim employees.



**Note: This applies ONLY to new employees and the issuance of paychecks for all other employees must be on the usual pay dates of the 15<sup>th</sup> and 30<sup>th</sup> of the month.**

**2. First Paycheck Loans (full-time employees only):**

The Commonwealth Credit Union (CCU) and the Kentucky Employees Credit Union (KECC) have agreed to provide low interest loans to new full-time employees equal to seventy percent (70%) of the employee's monthly gross salary.

A new full-time employee may apply for one of these loans by completing the attached application after his or her second week of employment with the agency and faxing it to the credit union of choice. **(Note: The loan application form is also available on the Personnel Cabinet's web page at <http://www.state.ky.us/agencies/personnel/empben.htm>).**

The agency's Payroll Office will be responsible for assisting in the preparation of the application and for certifying full-time employment status and the monthly gross salary of the new employee on the application form.

We hope that these new initiatives will be helpful to new employees in state government and ask that you make sure new employees are aware of these options.

If you have any questions about the options, please contact Jackie Shrout at (502) 564-6464.

CMP/HS:bjw

Attachment



**Kentucky Employees Credit Union**  
100 Moore Drive  
Frankfort, KY 40601-8295  
(502)564-5597, ext. 400  
(800)219-5328, ext. 400  
(502)564-5597 (Fax)  
www.kecu.org



**Commonwealth Credit Union**  
417 High Street • 101 Sower Blvd.  
Frankfort, KY 40602-0978  
3270-B Nicholasville Road  
Lexington, KY 40503  
(502)564-4775 • (800)228-6420  
(502)564-1001 (Fax)  
www.ccuky.org

## First Check Loan Application\*

(For New Hires Only)

This application may be submitted to the credit union of your choice. Please indicate which credit union (select only one) should receive this application.

- ☐ I would like to apply with **Commonwealth Credit Union**.  
☐ I would like to apply with **Kentucky Employees Credit Union**.

Name \_\_\_\_\_ Social Security Number \_\_\_\_\_  
Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_  
Mailing Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_  
Home Phone Number (       ) \_\_\_\_\_ Work Phone Number (       ) \_\_\_\_\_  
E-Mail Address \_\_\_\_\_ Job Title \_\_\_\_\_  
Employer \_\_\_\_\_ Date Of Employment \_\_\_\_\_

The undersigned hereby certifies the above information is true and correct and authorizes the indicated credit union to obtain a credit report.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

\*Other credit union loans may be available. Please call for more details.

Annual Percentage Rate	9.90%
Maximum Term	12 Months
Maximum Loan Amount	100% Of First Paycheck
Other Loan Criteria	Must be employed with the State at least 2 weeks but no more than 4 weeks.



### To Be Completed By Employer

Date Of Hire \_\_\_\_\_ Gross Monthly Salary \$ \_\_\_\_\_  
Authorized Signature \_\_\_\_\_ Date \_\_\_\_\_  
Work Number (of authorized person) (       ) \_\_\_\_\_  
Job Title (of authorized person) \_\_\_\_\_